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CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
	)	
Alberta L. Cherepko,	)	Case No. 23-22617 CMB
<i>Debtor</i>	)	Chapter 13
	)	Docket No.
Alberta L. Cherepko,	)	
<i>Movant</i>	)	
	)	
vs.	)	
	)	
Ally Financial, Duquesne Light Company, Ford	)	Related to Docket No. 89
Motor Credit Company, LLC, Huntington National	)	
Bank, Jefferson Capital Systems, LVNV Funding,	)	
Lincoln Automotive Services, PNC Bank, PA Dept.	)	
of Revenue, Peoples Natural Gas, Regional	)	
Acceptance Corporation, Santander Consumer	)	
USA, UPMC Physician Services, Office of the US	)	
Trustee, and Ronda Winnecour, Trustee,	)	
<i>Respondents</i>	)	

**AMENDED ORDER CONFIRMING CHAPTER 13 SALE OF PROPERTY**  
**FREE AND DIVESTED OF LIENS**

AND NOW, this 24th Day of February, 2025, on consideration of the Debtor's Motion for Sale of Property Free and Divested of Liens to Nicholas Rogers, for \$170,000.00, after hearing held, this date, the Court finds:

- (1) That service of the Notice of Hearing and Order setting hearing on said Motion for private sale of real property free and divested of liens of the above-named Respondent, was effected on the following secured creditors whose liens are recited in said Motion for Private sale, viz:

**DATE OF SERVICE**    **NAME OF LIENOR AND SECURITY**

January 2, 2025	PNC Bank 3232 Newmark Drive Miamisburg, OH 45342
January 2, 2025	KML Law Group, PC Attn: Denise Carlon, Esq. 701 Market Street, Suite 5000 Philadelphia, PA 19106
	January 2, 2025      Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219

January 2, 2025 JMMMP/Troy Capital LLC  
c/o Demetrios H. Tsarouhis  
21 S 9th Street  
Allentown PA 18102

- (2) That sufficient general notice of said hearing and sale, together with the confirmation hearing thereon, was given to the creditors and parties in interest by the moving party as shown by the certificate of serviced duly filed and that the named parties were duly served with the Motion.
- (3) That said sale hearing was duly advertised on the Court's website pursuant to *W.P.A LBR 6004-1(c)(2)* on January 2, 2025. Further advertisement was not necessary under W. PA. LBR 6004-2(a).
- (4) That at the sale hearing the highest/best offer received was that of the above Purchasers and no objections to the sale were made which would result in cancellation of said sale.
- (5) That the price of \$170,000.00 by Nicholas Rogers was a full and fair price for the property in question.
- (6) That the Buyer has acted in good faith with respect to the within sale in accordance with *In Re: Abbotts Dairies of Pennsylvania, Inc.*, 788 F2d.143 (\*3d Cir. 1986).

Now therefore, **IT IS ORDERED, ADJUDGED AND DECREED**, that the sale by Special Warranty deed of the real property described 123 Oliver Drive, White Oak, PA 15131 in Allegheny County is hereby **CONFIRMED** to Nicholas Rogers for \$170,000.00, free and divested of the above recited liens and claims, and, that the Movants are authorized to make, execute and deliver to the Buyers above named the necessary deed and/or other documents required to transfer title to the property purchased upon compliance with the terms of sale;

IT IS FURTHER ORDERED, that the above recited liens and claims, be, and they hereby, are, transferred to the proceeds of sale, if and to the extent they may be determined to be valid liens against the sold property, that the within decreed sale shall be free, clear and divested of said liens and claims;

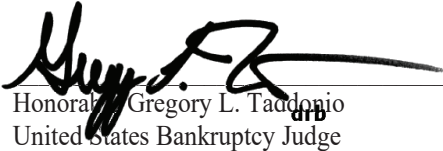
FURTHER ORDERED, that the following expenses/costs shall immediately be paid at the time of closing. ***Failure of the closing agent to timely make and forward the disbursements required by this Order will subject the closing agent to monetary sanctions***, including among other things, a fine or the imposition of damages, after notice and hearing, for failure to comply with the above terms of this Order. Except as to the distribution specifically authorized herein, all remaining funds shall be held by Counsel for Movant pending further Order of this Court after notice and hearing.

- (1) The following liens(s)/claim(s) and amounts; PNC Bank in the approximate amount of \$62,409.77; PNC Bank in the approximate amount of \$25,953.07 for a second mortgage that was inadvertently left off the initial paperwork; and, JMMMP/Troy Capital LLC in the approximate amount of \$3,517.17. The exact pay-off amounts will be determined when the closing agent obtains the pay-offs at the time of the closing. **The mortgages will be paid in full at the time of closing;**
- (2) Delinquent real estate taxes and municipal fees, if any;
- (3) Current real estate taxes, pro-rated to the date of closing;

- (4) Normal closing costs including title search, legal fees, revenue stamps, and any other normal and necessary closing costs;
- (5) The Court approved realtor commission in the amount of 3% plus \$600.00;
- (6) The Buyer's realtor commission listed in the agreement of sale of 2.5%;
- (7) The Court approved attorney fees in the amount of \$3,595.00 payable to Steidl & Steinberg, P.C. 436 Seventh Avenue, Suite 322, Pittsburgh, PA 15219;
- (8) The Court filing fee of \$199.00 payable to Steidl & Steinberg, P.C. 436 Seventh Avenue, Suite 322, Pittsburgh, PA 15219;
- (9) Chapter 13 Trustee "percentage fees" in the amount of \$4,208.10 payable to "Ronda J. Winnecour, Ch. 13 Trustee, P. O. Box 2587, Pittsburgh, PA 15230";
- (10) The Debtor is to receive up to \$27,900.00 pursuant to 11 U.S.C. §522(d)(1), \$10,000.00 of which is to be paid directly to the Debtor at the closing with the remaining \$17,900.00 going to the Trustee to hold in the event additional funds are needed from the exemption to pay the unsecured creditors in full at 100%. To the extent any funds are available from the remaining \$17,900.00, the Trustee shall distribute those funds to the Debtor upon completion of the payment to the unsecured creditors; and,
- (11) The "net proceeds" from the closing as identified on the ALTA or HUD-1 to the Chapter 13 Trustee payable to "Ronda J. Winnecour, Ch. 13 Trustee, P. O. Box 84051, Chicago, IL 60689-4002" to be first used to pay unsecured creditors up to 100%, with any surplus to then be used for general plan funding;
- (12) Other: \_\_\_\_\_.

FURTHER ORDERED that:

- (1) ***Within seven (7) days of the date of this Order***, the Movants/Plaintiffs shall serve a copy of the within *Order* on each Respondents/Defendants (i.e., each party against whom relief is sought) and its attorney of record, if any, upon any attorney or party who answered the motion or appeared at the hearing, the attorney of the Debtors, the Closing Agent, the Purchasers, and the attorney for the Purchasers, if any, and file a certificate of service.
- (2) ***Closing shall occur within ninety (90) days of this Order.***
- (3) ***Within seven (7) days following closing***, the Movants/Plaintiffs shall file a ***Report of Sale*** which shall include a copy of the HUD-1 or other Settlement Statement; and,
- (4) This *Sale Confirmation Order* survives any dismissal or conversion of the within case.
- (5) The sale of the property is "as is, where is".
- (6) The U.S. Bankruptcy Court retains jurisdiction over any litigation associated with this sale.
- (7) Counsel for the Debtors is to serve this Order on the Debtor. **It is the responsibility of the Debtors to ensure that this signed Order is served on the real estate agent. It is the real estate agent's responsibility to ensure that this Order reaches the closing agent and that distribution occurs in accordance with this signed Order of Court.**



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Honorable Gregory L. Taddonio  
United States Bankruptcy Judge

Consented to by:

DATED: February 24, 2025

/s/ Owen Katz

Owen Katz, Esquire  
Office of the Chapter 13 Trustee

/s/ Kenneth Steidl

Kenneth Steidl, Esquire  
Counsel for the Debtor

In re:  
Alberta L. Cherepko  
Debtor

Case No. 23-22617-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 24, 2025

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2025:**

Recip ID	Recipient Name and Address
db	#+ Alberta L. Cherepko, 123 Oliver Drive, White Oak, PA 15131-1941
r	+ Tarasa Hurley, River Point Realty LLC, 7112 Church Avenue, Ben Avon, PA 15202-1812
15665089	+ Lincoln Automotive Financial Services, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 25 2025 02:32:48	Ally Financial, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 25 2025 02:21:25	Ford Motor Credit Company, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/PDF: resurgentbknofications@resurgent.com	Feb 25 2025 02:22:14	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 25 2025 01:08:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15683499	+ Email/Text: jdryer@bernsteinlaw.com	Feb 25 2025 01:08:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15663683	+ Email/Text: bankruptcy@huntington.com	Feb 25 2025 01:09:00	Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
15681134	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 25 2025 01:09:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15663684	Email/PDF: resurgentbknofications@resurgent.com	Feb 25 2025 02:21:25	LVNV Funding and Resurgent Capital, PO Box10587, Greenville, SC 29603-0587
15676533	Email/PDF: resurgentbknofications@resurgent.com	Feb 25 2025 02:22:13	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15663686	Email/Text: Bankruptcy.Notices@pnc.com	Feb 25 2025 01:08:00	PNC Bank, PO Box 5570, Cleveland, OH 44101-0570
15684206	Email/Text: Bankruptcy.Notices@pnc.com	Feb 25 2025 01:08:00	PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342
15663685	+ Email/Text: ebnpeoples@grblaw.com	Feb 25 2025 01:08:00	Peoples natural gas company, c/o Jeffery Hunt Esq., 525 william penn place suite 3110, Pittsburgh, PA 15219-1753
15663687	Email/PDF: RACBANKRUPTCY@BBANDT.COM		

District/off: 0315-2

User: auto

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Date Rcvd: Feb 24, 2025

Form ID: pdf900

Total Noticed: 24

		Feb 25 2025 02:43:07	Regional Acceptance Corporation, Po Box 1847, Wilson, NC 27894-1847
15668597	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 25 2025 01:09:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
15663690	Email/Text: BNCnotices@dcmservices.com	Feb 25 2025 01:08:00	UPMC Physicain services, po box 1123, Minneapolis, MN 55440-1123
15682735	Email/Text: BNCnotices@dcmservices.com	Feb 25 2025 01:08:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15682230	Email/PDF: ebn_ais@aisinfo.com	Feb 25 2025 02:22:14	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15663682	+ Email/Text: kburkley@bernsteinlaw.com	Feb 25 2025 01:09:00	duquene light co, 411 7th ave, Pittsburgh, PA 15219-1942
15663688	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 25 2025 01:09:00	santander consumer, Po box 560284, Dallas, TX 75356-0284
15663689	Email/Text: BNCnotices@dcmservices.com	Feb 25 2025 01:08:00	upmc health services, PO box 1123, Minneapolis, MN 55440-1123
15663691	+ Email/PDF: ebn_ais@aisinfo.com	Feb 25 2025 02:32:35	verizon, c/o american info source, po box 4457, Houston, TX 77210-4457

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	*+	Lincoln Automotive Financial Services, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Kenneth Steidl	

District/off: 0315-2

User: auto

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on behalf of Debtor Alberta L. Cherepko julie.steidl@steidl-steinberg.com  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st  
eidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com  
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 6